"THE EMERGING TRENDS IN CYBER CRIMES IN BANKING SECTOR: AN ANALYTICAL STUDY"

A SYNOPSIS SUBMITTED

TO

SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED

For the award of degree of

DOCTOR OF PHILOSOPHY

In Law

Under the faculty of Humanities

Under the Supervision of
Dr. Gyanendra Maroti Fuzalke,
Assistant Professor
(B.A. LL.M, Ph.D, NET, SET, JRF)
Research Centre,
Shri Shivaji Law College,Parbhani

By
Aarti Parag Banthia

ABBREVIATIONS

AI- artificial intelligence

AIR- All India Reporter

Art – Articles(s)

At all- including also

ATM- Automated Teller Machine

CAT-Cyber Appellate Authority

CCTV- Close Circuit Television

Cr.P.C- Criminal Procedure Code

DNS- Domain Name Server

DoE-Department of Electronics(Govt)

DoS- Denial-of-service

Dt.-Dated

E- Electron (eg-E-mail)

Ed.(s)- Edition

EML-Electronic Mail

FIR-First Information Report

HC- High Court

HTML- Hypertext Markup Language.

I4C- Indian cyber crime Coordination Centre

Id-Ibid.

IP- Internet Protocol

IT- Information and Technology

IPC-Indian Penal Code

ILR Indian Law Reports

IPR-Intellectual Property Right

ISP/OSP- Internet/ online Service Provider

ITA2000- Information Technology Act-2000

ITC-Information Technology &Communication

MAHA.-Maharashtra

MLJ-Maharashtra Law Journal

NCR&IC- National cyber Research and Innovation Centre

NCRB-National Crime record Bureau

NCTC- National Cyber crime Training Centre

NIC- National Information Centre

PC Privy Council

SC Supreme Court

SCC Supreme Court Cases

SCD Supreme Court Decisions

SCJ Supreme Court Journal

SCR Supreme Court Report

OTP-One Time Password

RAM-Random Access Memory

SCC-Supreme Court cases

TABLE OF CONTENTS

1. **INTRODUCTION**
2. **RESEARCH PROBLEM**
3. **AIMS AND OBJECTIVE OF STUDY**
4. **HYPOTHESIS**
5. **SIGNIFICANCE OF STUDY**
6. **REVIEW OF LITERATURE**
7. **METHODOLOGY**
8. **SCOPE OF STUDY**
9. **LIMITATIONS**
10. **CHAPTER FRAMEWORK**

BIBLIOGRAPHY

WEBLIOGRAPHY

RESEARCH PROPOSAL

"THE EMERGING TRENDS IN CYBER CRIMES IN BANKING SECTOR: AN ANALYTICAL STUDY"

Introduction

The world is rapidly developing as the days are passing, we are living in a modern scientific era. The things are enormously changed due to the advancement of information and communication technology. Due to artificial intelligence (AI) world become global digital village. This advanced technology give birth to unnecessary evils in the form of cybercrimes.

We cannot avoid technological development but there is time to be safe form anti technologic personalities. It is said that law is an instrument of social change, we can change the world through it. The banking sector is most important sector of any country, rather it must be safe and sound from cybercrimes. It is need of time to have a better digital security to banking sector

Cyber space is the electronic medium of computer networks, in which online communication takes place. Cyber space refers to the global network of independent information technology infrastructures, telecommunication networks and computer processing systems in which online communication takes place.[1]

For our day to day work we are using cyberspace in different ways, now so many trends of crimes we are inviting with the use of cyber space, and this new trend of crime is called computer crimes or cyber crime

A crime is an unlawful act which is not to be measured by the issue of occasions, but with the lawful aims and by the bad intentions of men. The greatest crime does not emerge from a need of feeling for others but from an over sensibility for ourselves and an over indulgence in our own desires. Cybercrime is a crime committed on the internet. This is a broad term that describes everything from electronic commerce sites to lose money.

---

[1]Dr S.R. Myneni – Information Technology Law (cyber law), Asia Law House Hyderabad 2nd Edition (2021)ISBN:978-93-90227-37-6 pg no-9-10

The concept of cybercrime is not radically different from the concept of conventional crime, both include conduct whether act or omission, which cause breach of law and counter balanced by sanction of the state.[2]

Cybercrime is a digital wrong doing. Any illegal activities committed using a computer or by using the net is known as cyber crime. Digital criminal acts are a variety of wrongdoings, which utilize machines and network systems for criminal exercises. The distinction between customary unlawful acts (Traditional crime) and digital wrong doings is the digital law violations can be transnational in nature. Cyber crime is a crime that is committed online in many areas using network and e-commerce. A computer can be the used for an offence when an unapproved access of computer system happens and on the other hand it influences e-commerce.

CYBERCRIME:

Cyber crime is borderless crime, so it's not fix jurisdiction for any cyber crime, internationally different conventions of different countries explains cyber crime in different ways, firstly as European Convention on Cyber Crime, it's the first treaty on computer and internet crimes, its main objective for cyber crime is to harmonize the domestic criminal substantive law elements of offences and related offences relating to cyber crime and harmonize the domestic criminal procedural laws necessary for the investigation and precaution of such offences.

As per UK law cyber crime involves unauthorized access to computer material is called cyber crime.

Cybercrime is a crime that involves a computer and a network in commissioning of a crime, or targeting a computer or network in simple terms. Cyber Crimes dominated headlines of all news papers in the world. Many Organizations were also frequently reporting about these Cyber Crime incidents.

A simple definition of cyber crime would be unlawful acts wherein the computer is either a tool or target of crime.

Computer Crime may generally be classified into the following categories:

a) Content related crime, for ex child pornography and copyright infringement.

[2]Prof. Shilpa s. Dongre- cyber law and its applications, current publications (2010)

b) Traditional crimes committed by means of a computer, for ex, using a computer to create a forged document or to cheat someone. In this case, the computer is only a means to commit the crime.
c) Attack on computers and computer system. For ex Hacking, phishing online fraud.

The first category, content related crime, usually involves material that may lead to civil disputes such defamation and copy right infringement. However, illegal content such as child pornography usually amounts to criminal offence. The third category of crimes can also be referred to as cyber crime, e-crime or hi-tech crime.[3]

It is also pertinent to mention here that today's Business is totally depending on Cloud technology, Internet, mobile phones and social media for e-commerce and business solutions and there was no banking activity without the use of these Information technology routes. Around maximum of the commercial transactions and banking transactions are online which emphasizes the need for Cyber Security. Cyber crimes on various organizations are not equal. Understanding the motives, methods and people behind the attacks gives clear picture of Cyber Security trends.

There is no boundary or area of these sorts of crimes it is nationally and internationally and people have access from any part of the world to any body's account. Modes and intention of crimes are same only medium is different in real world crime people becomes tangible and cyber world crime has intangibility element involved in it making it more difficult for investigating agencies in finding the accused that is the reason crimes falling such categories are astonishing and startling society due to exorbitant increase in it. This crime has variegated terms such as computer crime, cyber crime, e-crime, hi-tech or other electronic crimes where the operating tool is internet and computer so it would not be wrong in quoting that these crimes are computer supported. Hackers get access to large data banks which might be confidential and sharing those information's would be a breach of agreement between parties.

[3]Aparna Viswanathan Cyber law Indian and international Perspectives: lexis Nexis Butterworth Wadhwa 2012 pg no. 88

Characteristics of Cyber Crimes

Few characteristics of cyber-crimes are as follows:

1. Silent in nature: Cyber-crimes could be committed in the privacy of theirhomes. There are no eyewitnesses and no physical contact with the victim.These are crimes committed on a click of a mouse, with no knowledge of thecrime to the victim and leaving them incapacitated. In most of the case theydo not realize that they are actually victims of cyber-crime.

2. Global in character: Cyber-crime has no boundaries and it does not follow the conventional territorial jurisdiction. The whole world could be a victim or acrime scene, in case of a network related crime. Sitting in the comforts of acountry, the economy of an entire nation could be destroyed.

3. Non-existence of physical evidence: In cases of cyber-crime, the crime scenedoes not provide for physical evidences. A place may look clean, tidy and withno disturbance, but a trained eye could see the abundance of evidence which isin the digital format. This digital evidence could be used to convict a cybercriminal.

4. Creates high impact: In cases of cyber-crimes, the impact of such incidents is severe. It could cripple the operation and cause a large-scale mayhem to the victims. One such section could be the e-commerce, which is totally dependent on internet.

5. High potential: The youngsters are lured to the jobs offered by the software companies with good salaries. There are various training institutes that have mushroomed, which generate professionals who are not to the mark, with dreams to earn millions. With lack of job opportunities, these professionals could turn themselves to criminal activities, thereby, potentially increasing threat of cyber-crimes[4]

[4] https://www.researchgate.net/publication/347441140_CYBER_ATTACKS_IN_THE_BANKING_INDUSTRY

Types of Cyber crimes

- Denial-of-service (Does)

A denial-of-service attack is a technique through which the users are denied server access to a computer. What we see happening here is that, through certaintools, a lot of requests are sent to the targeted internet server in order to clog it andthus render it useless.

- Phishing:

Phishing is the process of acquiring the username and password of the user without his knowledge. These user login details can be anything like a bank account or social media login credentials

- Hacking

Hacking is gaining of unauthorized access to the data stored in computer system. Hacking is an intention act of breaking into a computer system with the objective of stealing data that can be used for purposes of identity theft or other fraud

- Vishing

The term vishing coined from the word voice and phishing, is the criminal practice of using voice over phone system to gain access to details about account numbers, PIN, date of birth and expiry date of credit card holders and using it for fraudulent activities

- Phreaking

The phreaking is combination of the two words phone and freak. Phreaking refers to people who temper with systems of telecommunications such as the public telephone networks and various phone system audio frequencies.

- Malware

Malware is a type of software that spreads viruses through devices to other computers to crash the system. This can also crash remotely connected network computers

- Spam emails

Spam emails are emails that are pushed inside the user's mail account without prior permission. It can be junk advertisement postings or anything inappropriate to the user

- Man-in-the-middle attack

In this attack, a malevolent actor acts as a middleman between the transactions between two parties and gathers the information, and uses it against the users to gain access.

- Spamming

Spamming is a method of messaging system to send a spam message to many recipients for advertising

- Virus and Trojans:

Viruses are nothing but price of malicious codes that replicate themselves like human virus without the help of human. Trojan virus is a destructive program which unlike viruses does not replicate them but spreads like high speed. These are activated by opening spam emails attachments

- Spyware

It is malicious software installed in a user's computer without their knowledge hacker can access all the files and their stored file in the system.

- Fiscal fraud

By targeting official online payment channels, cyber attackers can hamper processes such as tax collection or make fraudulent claims for benefits

- Identity theft

Identity theft involves pretending to be someone else in order to steal money or get other benefits. The identity of another individual is impersonated in order to commit credit card fraud, create false profiles at networking sites and operate false e-mail identities[5].

Above all are different types of cyber crime which are using by different people for doing cyber crimes in financial frauds.

Cybercrime in the Banking Sector

Globalize world or also digital era today to narrow down the world, banking sector provides many facilities to their clients and customers facilities like internet banking, credit card facilities debit card facilities online transfer by this all kind of facilities banks customer can use bank facilities 24 hours and also they can easily

[5]Aparna viswanathan, cyber law, Indian and international persepactives: lexis Nexis Butterworth Wadhwa 2012 pg no. 88-89

transect and easily operate their account from any place of the world with the help of net and mobile.

As we all known that as this facilities are beneficial for the customer but it also have an evil side in which hackers and thefts are included. They make the misuse of such facilities and by hacking banking sites and customers account make a mess up in accounts and also make a robbery of the money from the customer's account.

Salient features offered by Banks:

Following are different offers which banks offer to public in Online banking services

1. Online Monitoring of accounts activity
2. Request for new cheques online
3. Checking account balance and see previous transactions
4. Pay Utility Bills
5. Reservation services
6. Mutual Funds investments
7. VISA Money Transfer
8. Update personal profile like address and phone number
9. Check the status of the cheques online
10. Online payment of taxes
11. Online Transferring of funds between accounts (RTGS)
12. D-mat Account statement
13. TDS Enquiry section

Above all are the different features and different facilities banks areproviding through mobile banking, internet banking, or 24hrs services to their customers and it needs internet connection which emerge different problems by way of different cyber crimes.

Importance Of Internet In Cybercrime:

Most banks offer web-based financial administrations that enable you to pay your bills, transfer cash, and access a record of your financial records exchanges from

your Internet Banking. At any time of the day or night, makes everything you do with your finances a bit easy your day to day work.

a. Pay Your Bills Online: From internet banking or mobile banking, you can pay all bills like house rent, credit card bills, and electric bills, etc through online banking. There are some options for automatic payments also it will be helpful for all people in their busy work some people forgot to pay their bill they can use this automatic bill payment in online banking.

b. View Your Transactions: Online banking allows you to access your recent and all transactions are done through your account. It also enables you to find out any unauthorized transition quickly it is easy to solve your problem immediately with the help of online banking, you can add it to later payment.

C. Transfer Money between Accounts: This is one of the bestest features in online banking we can transfer money to our family, friends so easily and, we can transfer money all over the world through RTGS ,NEFT, and other ways.

d. Online Banking in Mobile Application: Most of the bank offers a mobile app to access their online banking from this you can transfer money and can use for shopping. Now some merchants are giving discounts while paying by banking applications, specifically for credit card payments and different shopping apps are provide this facility to their customer for their benefits.

Impact of Cybercrime on Banks:

Finances the banking industry across the globe is facing a challenging situation which is thought provoking due to the geopolitical and global macro-economic conditions. The banking sector is forced to evaluate its current practices in order to analyze and manage their risks effectively. Technology-driven approaches have been adopted for the management of risk. Due the growth of Information and Technology (IT), penetration of mobile networks in everyday life, the financial services have extended to masses. Technology has made sure that banking services reach masses as it made these services affordable and accessible.

However, this has also increased the risk of becoming targets of cyber attacks Cybercriminals have developed advanced techniques to not only cause theft of finances and finances but also to espionage businesses and access important business information which indirect impacts the banks finances and emerge new trends in criminal behavior of people and new trends of cyber crimes are emerged due to advanced technology.

In order to fight these cybercrimes, the banking sector needs to collaborate with global authorities and watchdog organizations so that a model can be developed which can help in controlling. There are many frauds and cyber crime digital era made in banking sectors and dealing with such threats. The main issue of concern here is that there is absence of effective compilation service in the banking sector which can identify the trends in cyber-crime and compile a model according to it.[6]

RESEARCH PROBLEM

This research is intended to examine and answer the emerging trends of cyber problems that occur in banking sector in the digital era and techno prone world. With the development in banking facility**,** new trends of cyber crime is increased day by day, it is important to do study emerging trends cyber crime of different banks for solving the problem of society and important to analyze the problem and to search the preventive mechanism to eradicate this problem from society in banking sector.

AIMS AND OBJECTIVE OF STUDY

Information Communication and Technology has brought people and economic opportunities close to one another in the era of globalization. With the surge in growth of Information Communication and Technology various forms of crimes have increased and the global trend is a matter of great concern, where an effective statutory and regulatory legal regime needs to be in place to address the reasonable apprehensions of cyber-crime affecting the whole society through the different banking cyber crime. Following are objectives behind the study, which will going to be achieves:

---

[6]*Viktor* laseDegree program in Law, Undergraduate School, Universities Sumatera Utara, Medan, Indonesia

1. To understand the impact of cyber crimes and new trends.
2. To know the types of cyber threats in banking sector.
3. To analyze the law and policies of India related to prevention and control of cybercrime.
4. To measure the scope of security and its implementation in banking system.
5. To strengthen the mechanism to avoid cyber crime.
6. To analyze the data which are show the impact of such crime on banks?
7. To analyze and use of the preventive measures available to control frauds.

HYPOTHESIS:

Hypothesis is usually considered as an important mechanism in Research. It is tentative assumption made in order to test its logical or empirical consequences.

1. The legal provisions of cyber law in India is not effective to prevent the conventional cyber crimes, as with changing times new forms of cyber-crimes are reported and the existing law seems to lack effective control over such crimes
2. The lack of awareness about new trends and security amongst the general public in regard, how to prevent and proceed with cyber-crimes has led to rise in cybercrime in banking sector, and for that implementation of the existing cyber laws and allied laws in India in order to not effectively control cyber crime.

SIGNIFICANCE OF STUDY

This study will help first of all to understand the different emerging trends in cyber crime and its effect of banking sector in India.

Now, cyber law plays an important role in our day to day life and everything is depend on cloud computing, this study will help us to understand the trends of these crimes.

Majority of banking transactions are online which emphasis the need of cyber security. In last few years seen a significant increase in cyber crime across all sector .to analyze the various ways cyber crime and straighten provisions for control of cyber crime

The most problematic issues with regard to cyber space are the unplanned adaptation of technology it creates.

No legal scrutiny for many things which banks are adopting for emerging technology. It affects the privacy also. Unknowingly peoples are sharing their information to the unknown person, which create big problem into the society.

With the use of cyber space all information is available online, so it's also dangerous to maintain privacy and confidentiality of information of person which emerge the different problem.

REVIEW OF LITERATURE

Aparna Vishwanathan - Cyber law: Indian and international perspective, Lexis NexusNagpur (2012) ISBN no. 978-81-8038-739-5, it reviews different aspects of data security, E-commerce, cloud computing and cyber crime, it evaluate the affect on different aspects in society.

Vakul Sharma – Information Technology Law and Practices, Universal Law Publishing co.(2013) ISBN no. 978-83-5035-000-3 this book correlates the IT Act 2000 with the other codes, Acts, rules and regulations.

Dr Santosh kumar - Cyber law and cyber crimes, a guide to cyber laws and the information technology at, rules and regulations and notifications along with latest case laws Whitesmann publishing co. (2021) ISBN No. 978-93-91076-17-7 – it guide to IT Act with new challenges and right to privacy,and different provisions for protection from cyber crime.

Dr S.R. Myneni – Information Technology Law (cyber law), Asia Law House Hydrabed 2nd Edition (2021) ISBN No. 978-93-90227-39-6, this book is specifically reviewing basic norms and concepts related to cyber crime.

Prof. Shilpa s. Dongre- cyber law and its applications, current publications (2010)

Simran, Akshay Manvikar, Vaishnavi Joshi, Jatin Guru, (2018), they have identify study and analyze the loopholes existing in the Indian Banking Sector in

order to curb the fraudulent activities and to be able to take corrective actions, thereby enhancing the security measures of this sector.

Liaqat Ali, Faisal Ali, Priyanka Surendran, Bindhya Thomas (2017), discussed that effect of cyber threats in Internet banking services and had strengthen customer awareness when dealing with Internet banking services. By their way of survey it is important to understand and identify the security issues and Internet banking customers must be aware about these techniques and methods used by computer fraudsters.

METHODOLOGY

The current study has deeply focusing on cyber crimes and security it is a matter of great concern that every day such crimes have accelerated and banks are doing their best but the facts state that these agencies are lacking in terms of upgraded technology and system.

For that, this study is based on secondary data. To fulfill the first objective of the study the category of cyber crimes is analyzed by reviewing various literatures and Information Technology Act 2000 as well as analyze the data of different bank facilities which bank is providing to the customer but due to new trends in cyber crime such facilities turned into different cyber crime. To review the tricks and techniques used by cyber criminals to hack the banking systems and make the cyber frauds various case studies in various news channels are referred. It analyzes of emerging trends of cyber crime needs to evaluate by way of doctrinal method.

The data use is mostly secondary in nature i.e. from sources, published, prime media magazines journals and different books. Doctrinal methods help to analyze the data is followed because a good collection of data already exists in a documented form.

I will do analysis of different five banks when they providing different facilities, what kind of problems they are facing about different trends in cyber crime for security, as primary sources.

SCOPE OF STUDY

The study intends to look into the emerging issues and concerns in effective prevention and control of cybercrimes in India in banking sector. It intends to analyze the relevant provision of law relating to cybercrimes.

It further intends to study the loopholes existing in the proper implementation of cyber law in order to prevent crimes in cyberspace and to know the level of awareness amongst individuals pertaining to cyber laws and the various crimes committed by others or by them, knowingly or unknowingly. The study will also try to suggest few remedial measures to overcome the present problems in cyber law to curb cyber-crimes.

LIMITATIONS

The current study has deeply focusing on cyber crimes and security it is a matter of great concern that every day such crimes have accelerated and banks are doing their best but the facts state that these agencies are lacking in terms of upgraded technology and system.

This study focuses on the cybercrimes related only to the Indian banking sector. It does not cover the whole financial sector. All aspects area and measures covered are limited to the Banking sector.

CHAPTER FRAMEWORK

1. **Introduction**

   Deals with the introduction part ,it describes the problem of study inthe area of emerging trends in cyber crime and defines the concept and meaning of cyber crime in law, and describe aims and objectives of study, research problems. It describes the methodology of study and significance and gives overview of literature. This chapter also analyze the new ways of different emerging cyber crime.

2. **Conceptual study of cyber crime**

It analyses concept and definition of the term cyber crime as given by renowned authors and jurist. Thereafter explain nature, characteristics, essential elements and classification of cyber crime which affect globally and also explain emerging trends of cyber crime in banking sector which affect the banking sector in society.

3. **Constitutional and legal provisions**

   This chapter deals with provisions of constitution regarding the study of research about cyber crime, every subordinate legislation, rules and procedure derived its validity from constitution. Day to day the problem of cyber crime is increased and trends are also changing, it needs stringent provision for control and curb the problem in banking sector from different legislation which deals the this problems.

4. **Information Technology Act 2000**

   It deals with the analytical study of information technology act. And highlights the objective of the act and provisions of the cyber offences covered under Information Technology act and its prevention, compensation and adjudication.

5. **Emerging Trends in cybercrimes in banking Sector:**

   This chapter analyzes the problem that hinders the legal provision.This segment is the most significant and vibrant part as far as data is concerned bring sequential arrangement of the gathered information analytically and provide better understanding about the work accumulating at one place. Data has to be in proper order for analysis purposes if that never happens designed task may go haywire as it conjugate many factors so it would not be wrong in saying that it is the stage of assimilating all in puts in meaningful manner.

6. **Role of judiciary regarding cybercrimes in banking sector:**

   It explores the judicial decisions on cyber crimes. This chapter will be trace to analyze the judicial pronouncements of Indian judiciary to cope with the ever increasing menace of cyber crime. It attempts to find out the judicial trends and propositions to curb the crime and whether there is uniform approach of the different judicial system in combating the crime.

7. **Conclusions, findings and suggestions**

This chapter highlights the shortcomings of cyber legislation in India and suggests the measure to prevent and control cyber crime effectively. It also finds the cyber crimes in banking sector; suggest the different measures to solve this problem. And aware the people use in different facilities.

BIBLOGRAPHY

Aparna Vishwanathan - Cyber law: Indian and international perspective, Lexis Nexus Nagpur (2012) ISBN no. 978-81-8038-739-5

Vakul Sharma – Information Technology Law and Practices,Universal Law Publishing co.(2013) ISBN no. 978-83-5035-000-3

Dr Santosh kumar - Cyber law and cyber crimes, a guide to cyber laws and the information technology at, rules and regulations and notifications along with latest case laws Whitesmann publishing co. (2021) ISBN No- 978-93-91076-17-7

Dr S.R. Myneni – Information Technology Law (cyber law), Asia Law House Hydrabad 2nd Edition (2021) ISBN No-978-93-90227-39-6

Prof. Shilpa s. Dongre- cyber law and its applications, current publications (2010)

Joga Rao, S.V. Law of Cyber Crimes and Information Technology, Wadhwa & Co. Nagpur. 2nd edition (2009) ISBN No. 8180386008.

Dr Choubey R.K "An introduction to cyber crime &a cyber law,.2nd ed2008 , Kamal law house Kolkata 2009

Liaqat Ali, Faisal Ali, Priyanka Surendran, Bindhya Thomas (2017), The effects of cyber threats on consumer behavior and e-banking services.

Seema Goel (2016), Cybercrime: A Growing threats to Indian banking sector.

Simran, Akshay Manvikar, Vaishnavi Joshi, Jatin Guru, (2018), Cybercrime: A Growing threats to Indian banking sector.

Soni R.R. and Soni Neena (2013), An Investigative Study of Banking Cyber Frauds with Special Reference to Private and Public Sector Banks.

Adharsh Manivannan Dhatchina Moorthy Faculty of Science and Technology Bournemouth, United Kingdom,cyber attacks in the banking industry.

WEBLIOGRAPHY

http://www.cyberlawsindia.net

https://cybercrime.gov.in/Webform/CrimeCatDes.aspx

https://www.researchgate.net

https://www.ssrn.com

https://www.shodhgangainflinet.ac.in

https://www.researchgate.net/publication/347441140_CYBER_ATTACKS_IN_THE_BANKING_INDUSTRY

Submitted by
Aarti Parag Banthia
B.com.,DTl,LL.b,LL.m,D.C&IT
Flat no 201,Ramdeo Arise,
Behind Hotal Airport Centre Point
Wardha Road,Nagpur.440025
M. No. 9405119199